

Thank you for your efforts to get our voices heard.

My name is Karl Kovac, 836

I am 40 and live in the Bay Area in CA, where the published unemployment rate is 11.7%, but in reality I would guesstimate, that if you included the people like me that have exhausted their benefits that have now dropped off the official published unemployment rate, that the actual real unemployment rate is 13-17%.

I have an **MBA** from a top 50 school, international business experience, an entrepreneurial background, and yet have been unemployed for over the 99 months, not for lack of trying. **I have been networking within over 10 large organizations, attending industry conferences, and have been retraining myself using my unemployment benefit funds to take classes from our local utility company, as well as earning certifications in energy efficiency, green building, and energy/sustainability management** because this is a long term personal passion of mine.

Also, I have been a long-term part-time volunteer for over 8 non-profits during the time I was receiving the unemployment benefits. I feel like **I have been doing a very valuable service to the community and region** where I live, and **I have been utilizing this time of unemployment benefits well preparing myself** for a wonderful career in a growing industry.

Unfortunately, I have made it to a number of interviews, even including a few positions that I was told had over 1000 applicants, but not gotten any offers. **I have made it to the final round of interview for multiple positions**, but when it comes down to the final round, the employer would rather pick someone who hasn't been unemployed as long as I have even though **I have worked hard to become a Certified Green Building Professional, a Certified Energy Plans Examiner, a LEED Green Associate, and have taken over 50 free energy efficiency courses** from the one of the best utility companies in the nation.

Also unfortunate, I have learned that these positions seem to be offered to younger people, typically with little to no experience, but many times without a stigma such as long-term unemployment, and an undergraduate degree in environmental science/engineering, **even though I have offered to take an entry level job and entry level pay just to get my foot in** to the energy efficiency industry.

This whole experience has been a **nightmare for my family!** It has led to **depression issues for both myself and my wife**. My wife is a public school teacher and since my benefits ended in April we've **had to scrounge our cupboards for food by the end of each month**, have **wracked up over \$11,000 in credit card debt**, **exhausted all of our savings**, **upset family members and friends because of having to borrow from them** to help pay the rent, our car payments, all of which **has had a negative impact on our credit**-which leads to a longer term problem for me in terms of employment credit checks, etc., etc.....

This all has **also affected my wife and my marriage of 15 years** so much so that we had to **seek marriage counseling, but then couldn't afford it any more after April when my benefits ran out**. Even though my wife has tenure and makes a decent salary, it is not enough in the Bay Area as we barely scrape by every month because **the cost of living is EXTREMELY HIGH here in the CA Bay Area**, and her salary is higher than the national poverty average which of course **further prevents us from receiving any public assistance** such as welfare, food stamps, etc.

All of this has led to **tremendous stress for my wife and I, and our children**, and she has threatened to divorce me multiple times because of not having a job, even though **I am doing the best I can do taking care of our 2 children** and our household, cooking, cleaning, doing all of the homework with my kids in the afternoons, **applying to hundreds of jobs** while my kids are at school, and never getting any offers except for minimum wage jobs, but then **who will take care of our children and how can we afford that when after school care is in excess of what I would make at a minimum wage job?**

Additionally, when I was receiving benefits my 2 kids were able to participate in after school sports, but since April **we have had to discontinue any extras like after school sports that cost money, when food and keeping the electricity and gas on is a higher priority.**

I don't understand why AREAS SUCH AS NYC OR THE BAY AREA HAVE TO COMPLY WITH A NATIONAL AVERAGE anyway when it absolutely does not reflect reality where we live and THAT IS probably MINIMUM WAGE HERE, AND NO ONE BUT someone living on the street or out of their car in this area could afford to live on.

Thank you again for helping Congress to hear pleas from the struggling long term unemployed. It would be great if Congress could further **incentivize employers to hire people like me (similar to the SF Jobs Now type programs)** which I don't qualify for because my wife's public school teacher salary is higher than the national poverty average, and penalize employers who don't give people like me priority for positions. **I really feel discriminated against**, not so much for my age because I don't look 40, but more so because of the terrible effects of long term unemployment.

Very sincerely,

Karl Kovac